

**Introduced by Senator Bowen**

February 24, 2006

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An act to amend Section 1747.09 of the Civil Code, and to add Section 4110 to the Financial Code, relating to financial transactions.

**LEGISLATIVE COUNSEL'S DIGEST**

SB 1699, as introduced, Bowen. Financial transactions: privacy.

(1) Existing law, applicable to electronically printed receipts, prohibits a person who accepts credit cards for the transaction of business from printing more than the last 5 digits of the credit card account number or the expiration date upon any receipt provided to the cardholder.

This bill, under the circumstances described above, would prohibit printing more than the last 5 digits of the credit card account number or the expiration date upon any other document, except as is necessary to complete the transaction. The bill would also make nonsubstantive, technical changes.

(2) Existing law prohibits a supervised financial institution from issuing a consumer a deposit account number if that account number was previously held by another customer until at least 3 years have passed since that account was closed.

This bill would prohibit a supervised financial institution from printing more than 5 digits of an account number on a billing statement provided to an account holder. The bill would also prohibit a supervised financial institution from printing more than 5 digits of an account number on a negotiable instrument submitted by an account holder when endorsing a payment or deposit.

Vote: majority. Appropriation: no. Fiscal committee: no.  
State-mandated local program: no.

*The people of the State of California do enact as follows:*

SECTION 1. Section 1747.09 of the Civil Code is amended to read:

1747.09. (a) Except as provided in this section, no person, firm, partnership, association, corporation, or limited liability company that accepts credit cards for the transaction of business shall print more than the last five digits of the credit card account number or the expiration date upon any receipt provided to the cardholder *or upon any other document, except as is necessary to complete the transaction.*

(b) This section shall apply only to receipts *or other documents* that are electronically printed and shall not apply to transactions in which the sole means of recording the person's credit card number is by handwriting or by an imprint or copy of the credit card.

~~(c) This section shall become operative on January 1, 2004, with respect to any cash register or other machine or device that electronically prints receipts for credit card transactions that is in use before January 1, 2001.~~

~~(d) This section shall become operative on January 1, 2001, with respect to any cash register or other machine or device that electronically prints receipts for credit card transactions that is first put into use on or after January 1, 2001.~~

SEC. 2. Section 4110 is added to the Financial Code, to read:

4110. (a) A supervised financial institution shall not print more than five digits of an account number on a billing statement provided to an account holder.

(b) A supervised financial institution shall not print more than five digits of an account number on a negotiable instrument submitted by an account holder when endorsing a payment or deposit made by the account holder.